

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Andre J. Owens  
 LaJeana M. Andrews  
 Debtors

Case No. 16-10810-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: SaraR  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.  
 db/jdb +Andre J. Owens, LaJeana M. Andrews, 7549 Brentwood Road, Philadelphia, PA 19151-2104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr E-mail/PDF: resurgentbknotifications@resurgent.com Jan 10 2020 03:39:28 CACH, LLC,  
 PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Andre J. Owens dmo160west@gmail.com,  
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
 DAVID M. OFFEN on behalf of Joint Debtor LaJeana M. Andrews dmo160west@gmail.com,  
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
 JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
 PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
 PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com/mgutshall@pkh.com  
 REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
 PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com  
 THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE  
 PENNSYLVANIA HOUSING FINANCE AGENCY) tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

Stip does not directly  
affect confirmed plan

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

LaJeana M. Andrews  
Andre J. Owens

Debtors

U.S. BANK NATIONAL ASSOCIATION  
(TRUSTEE FOR THE PENNSYLVANIA  
HOUSING FINANCE AGENCY)

Movant

vs.

LaJeana M. Andrews  
Andre J. Owens

Debtors

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 16-10810 ELF

11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$2,492.24, which breaks down as follows;

Post-Petition Payments:	November 2019 to December 2019 at \$721.00/month
Late Fees:	November 2019 at \$19.24/each
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$2,492.24</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on January 1, 2020 and continuing through June 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of \$721.00 on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of \$418.38 for January 2020 to May 2020 and for \$415.34 June 2020 towards the arrearages on or before the last day of each month at the address below;

PENNSYLVANIA HOUSING FINANCE AGENCY  
211 N. FRONT STREET  
HARRISBURG, PA 17101

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 4, 2019

By: /s/ Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: December 10, 2019

David M. Offen  
David M. Offen, Esquire  
Attorney for Debtor

Date: 1/2/20

William C. Miller  
William C. Miller, Esquire  
Chapter 13 Trustee

NO OBJECTION  
\*without prejudice to any  
trustee rights and remedies.

## ORDER

Approved by the Court this \_\_\_\_ day of, 2020. However, the court retains discretion regarding entry of any further order.

Date: 1/8/20

Eric L. Frank  
Eric L. Frank  
Bankruptcy Judge